



MLR rebates will go out early this year

Anthem continues to look for ways to ease the financial burden COVID-19 is creating for many of our employers and members. With that goal in mind, this year we are fast-tracking the annual medical loss ratio (MLR) rebates that groups and Individual members typically receive in late September. **The rebates will be issued in August.**

The medical loss ratio provision of the Affordable Care Act (ACA) encourages health plans to spend most of the premium dollars they collect on health care costs rather than overhead. It's a ratio of insurance claims costs to insurance premiums, and is expressed as a percentage.

In the Fully Insured Small Group and Individual markets, the MLR provision requires plans to spend at least 80% of premium income on health care claims and quality improvement. In the Fully Insured Large Group market, it requires at least 85%. In markets where we don't meet the minimum ratio, we're required to issue rebates to employer groups and Individual members. ASO plans and stop-loss insurance are excluded from the rebates.

Anthem groups and individuals in [8 states](#) will receive rebates this year.

We will send rebate checks to employer groups and Individual members along with a federally mandated notice that explains MLR and how it is calculated. We are also mandated to notify employees of the groups that receive rebate checks.

ACA rules require that employers either distribute the rebate among their employees covered by the rebated plan or use it to lower premiums in the next plan year. Rebate distributions must be made within three months of the policyholder's receipt of the rebate. Group plans that are subject to Employee Retirement Income Security Act (ERISA) laws may also use the rebate funds to pay current plan premiums.

View this [FAQ](#) for more details on the rebates.

If you have questions, please reach out to your Anthem representative.

Thank you for your partnership,

Peter D. Haytaian
Executive Vice President and President
Commercial and Specialty Business Division

Please don't reply to this email. We want to help you, but these messages aren't monitored. If you have questions, contact your account or service representative.

[VIEW WITH IMAGES](#) | ADD US TO YOUR SAFE SENDERS LIST OR ADDRESS BOOK.

Language Access Services (TTY/TDD: 711)

[ALTERNATE LANGUAGES](#)

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

Independent licensee of the Blue Cross Blue Shield Association. Read more [about us](#).

This email was sent to: shreya.singh2@anthem.com

This email was sent by: Anthem Inc., 220 Virginia Avenue, Indianapolis, IN 46204

If you no longer want to receive this type of communication, simply [unsubscribe](#).

117096EEN 07/19